

CHAPTER 6: NEIGHBORHOODS & HOUSING

Overview

Chesterfield County's housing stock includes a variety of homes in suburban, rural and urban settings providing choices for the county's diverse population. This chapter includes general information regarding the existing housing stock, market trends, design considerations, affordability, special housing needs and existing programs and offers guidance for future neighborhood and housing decisions. For more detailed or updated information, please click the following to visit [Chesterfield County's Community Information webpage](#).

MEDIAN VALUE – The median of respondents' estimates of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.

MONTHLY RENT – The median amount of contract rent plus the estimated average monthly cost of utilities and fuels.

COST-BURDENED – Households spending more than 30 percent of household income on housing costs including utilities.

Source: U.S. Census Bureau.

DESIRED OUTCOMES OF THIS CHAPTER:

- **Promote Affordable Homeownership Opportunities**
- **Support a Range of Housing Options in Both Neighborhoods & Mixed-Use Centers**
- **Connect Housing to Services, Jobs and Recreation**
- **Support High Quality & Innovative Community Designs**
- **Encourage Housing Maintenance, Rehabilitation and Affordability Programs**
- **Support Special Needs Housing for Elderly and Disabled Persons**
- **Foster Partnerships with Housing Agencies, Nonprofits and the Private Sector to Address Housing Concerns**

Housing Stock & Market Trends

Based on county data, there were more than 134,000 housing units as of 2017. The vast majority of units are single-family homes and the remainder is a mix of townhomes, apartments, condominiums and manufactured housing units.

As of 2017, about three-quarters of households were occupied by owners while the rest are renter-occupied. Since 2000, the percentage of renter households has grown. When adjusting for inflation, the median value of owner-occupied units increased 28 percent while the median monthly cost for renters increased by 11 percent. While the cost of housing has been increasing, the county's median household income declined 13 percent when adjusting for inflation contributing to increases in the number of cost-burdened households since 2000. In 2017, 28 percent of all county households experienced housing cost burden.

Housing Characteristics	Owner Households		Renter Households	
	2000	2016	2000	2017
Percent of Total Households	81%	76%	19%	24%
Median Value/ Monthly Rent	\$171,432	\$218,700	\$1,020	\$1,137
Cost-burdened	17%	25%	32%	49%

Source: 2015 American Community Survey 5 year estimates, U.S. Census Bureau.

SINGLE-FAMILY

Most single-family units are in subdivisions throughout the county while large individual lots can be found in more rural areas.

2017 Quick Facts:

- **Number of Units:** 105,421
 - 79 percent of stock
- **Average size:** 2,142 square feet
- **Average assessed value:** \$257,353
- **New Construction:**
 - Average size: 2,912 square feet
 - Average assessed value: \$380,375
- Nearly two-thirds of all single-family housing is 25 years or older.



Older housing stock could potentially qualify for the county's rehabilitation tax exemption program. Additional details of this program can be found in the Existing Programs section of this chapter and are accessible [here](#).

TOWNHOMES

Most townhouse development is along major corridors, particularly Hull Street Road.

2017 Quick Facts:

- **Number of Units:** 4,456
 - 3 percent of stock
- **Average size:** 1,510 square feet
- **Average assessed value:** \$170,430
- **New Construction:**
 - Average size: 1,746 square feet
 - Average assessed value: \$229,782
- Nearly half of all townhomes are 25 years or older.



Townhomes offer both ownership and rental options in an attached setting, which can help facilitate a more walkable neighborhood when designed with on-street parking and alleyways with rear garages. Townhomes along with other higher density residential developments should be connected to employment centers, services and other amenities to improve community integration.

APARTMENTS

The vast majority of apartments are located along major corridors such as Chippenham Parkway, Iron Bridge Road, Hull Street Road and Midlothian Turnpike.

2017 Quick Facts:

- **Number of Units:** 18,561
 - 16 percent of stock
- **Median Rent:** \$1,137
- **Half of all multifamily units are 25 years or older.**

Apartments should be integrated in mixed use developments or commercial areas to provide improved access to employment and services.



CONDOMINIUMS

Most condominium developments are in the northwestern parts of the county.

2017 Quick Facts:

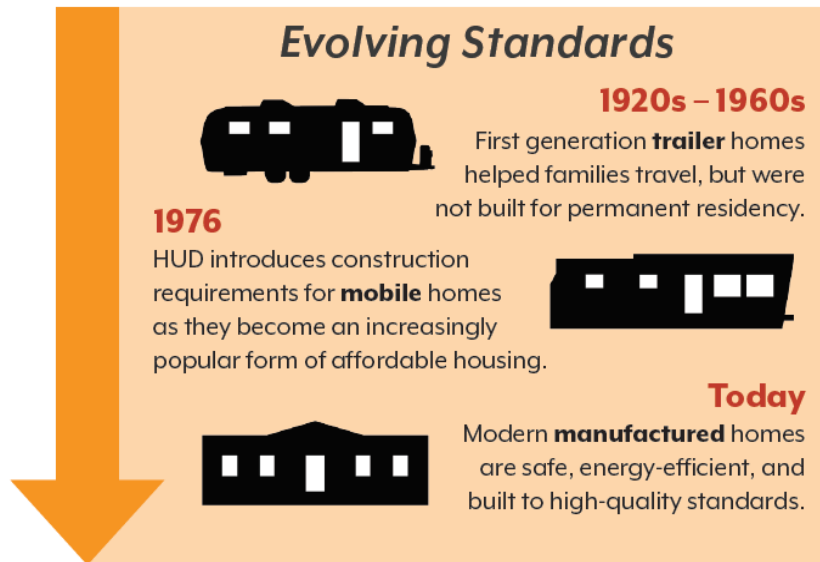
- **Number of Units:** 2,483
 - 2 percent of stock
- **Average size:** 1,413. square feet
- **Average assessed value:** \$183,889
- **New Construction:**
 - Average size: 1,795 square feet
 - Average assessed value: \$226,384
- About 38 percent of condominium units are 25 years or older.



This housing type makes up a large supply of age-targeted communities and offers living opportunities with little to no exterior maintenance required, which may appeal to individuals who want to age in their community. These units can mimic single family residential units or apartment buildings. New condominium developments should be located similar to apartments, and integrated with surrounding development.

MANUFACTURED HOMES

The term manufactured homes is used to collectively describe trailers and mobile homes. The graphic highlights the evolution of this housing type as new standards have been established. Most of these homes are in parks along the Jefferson Davis Corridor where residents lease the land and either rent or own the unit. National and regional experts have recognized that manufactured homes are an important part of the housing spectrum and have been noted as the largest source of unsubsidized affordable housing across the nation



Source: HDAdvisors.

2017 Quick Facts:

- **Number of Units:** 1,864 (1 percent of stock)
- Decrease of 10 percent in number of units since 2001
 - Only housing type to shrink due to closure or redevelopment of parks

Most communities lack information on the size, value and age of units due to manufactured homes being titled as chattel, or personal property, and not real estate. The homeowner must also own the land under the unit to convert the title to real estate. Most manufactured home residents lease their lots and face limited financing options due to the chattel title including higher interest loans and fewer protections than a traditional mortgage.

A regional assessment of mobile home parks conducted in 2016 found that most parks were categorized as “obsolete” due to:

- Lack of infrastructure and amenities
- Absent or uninvolved park management
- Substandard housing conditions
- Lack of access to employment and services by various modes of transportation

Conversely, the assessment found that the region’s top performing parks had the following:

- Active on-site management
- Attention to aesthetics and amenities
- Property investment from management and the residents
- Closely resembled master-planned communities with connectivity and quality design

Manufactured homes can serve as viable, affordable homeownership opportunities when the neighborhood incorporates these community and design features. As communities are rehabilitated, efforts should be made to increase the quality of life for residents by incorporating these features.

OTHER HOUSING TYPES

While there is some variety in the county's housing stock, there is a lack of "missing middle" housing. Some of these types, such as townhouses and duplexes, exist in the county today, but lack walkability and connections to the surrounding community. Missing middle housing should be:

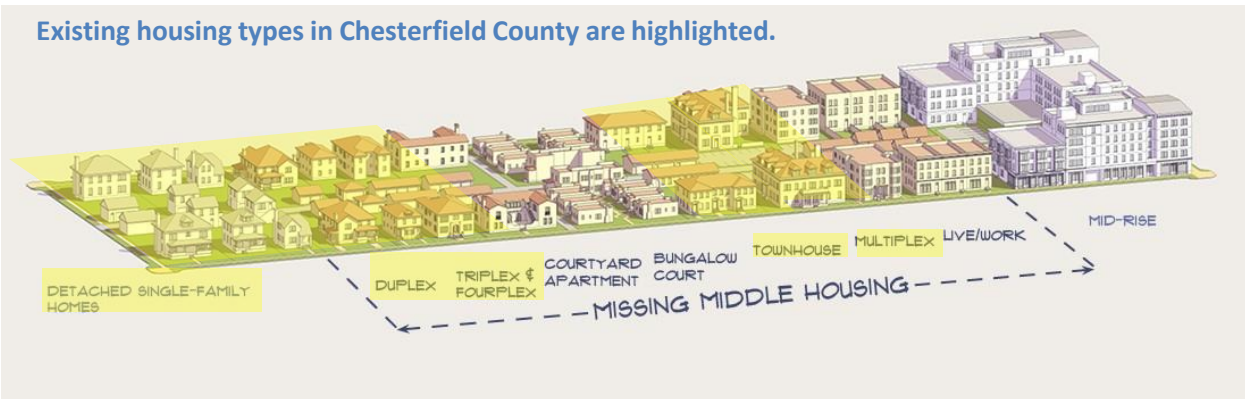
- Designed with smaller lot sizes and in a walkable context.
- Located close to employment centers, services and amenities.
- Offering a wide range of choices that appeal to various household and family types.
- Integrated into existing communities or new developments.
- Providing appropriate transitions from single-family to higher density housing or commercial corridors.

MISSING MIDDLE – A range of multi-unit or clustered lots that are compatible in scale with single-family neighborhoods and promote walkable communities.

COHOUSING – Clustered homes with shared community spaces.

HOUSING WITH SUPPORTIVE SERVICES – Housing options that incorporate supportive services that accommodate the aging population or individuals with disabilities. These types may include independent and assisted living facilities, skilled nursing and memory care, or group homes.

Existing housing types in Chesterfield County are highlighted.



Source: Opticos Design.

Boomer and millennial preferences along with the increase in multigenerational households are driving new, unique housing types. Accessory dwelling units could be a viable option to many households in addressing the needs of these generations by providing separation and privacy while remaining close to family. Another unique type is cohousing, which can be an attractive option across generations as it allows for more community activities and events with flexibility to the needs and values of its residents. Cohousing allows residents to age in place and creates multigenerational living options in an active and engaged community by sharing common areas such as dining areas or recreational space.

In addition to housing variety, there are some options that incorporate supportive services that accommodate the aging population or individuals with disabilities. These types of facilities provide housing and services for a variety of individuals but are often not incorporated into residential communities. Where appropriate, housing with supportive services should be:

- Located in mixed use developments.
- Connected to employment centers, services, amenities and other neighborhoods.
- Provide the same quality of life as other housing types.

MARKET TRENDS

Chesterfield County has a strong housing market and continues to lead the Richmond region in sales growth and new home construction. The Richmond Association of Realtors reported that the region's housing market has also continued to strengthen. The number of total home sales increased, most of which were single-family home resales. Foreclosures have continued to decline since the recession but remain a challenge as they may lead to code violation and property maintenance issues associated with vacant homes that impact adjacent properties.

In 2017, the Home Building Association of Richmond reported that Chesterfield County had the largest share of new home sales in the region, accounting for 37 percent of the regional market. Between 2016 and 2017, the number of new home sales and the average new sale price increased. Overall, homes are currently selling faster and the inventory of active listings continues to fall to historically low levels. These trends indicate a robust market with high demand and tight supply, but they also contribute to challenges for many individuals seeking affordable homeownership opportunities.

Housing Market	2016	2017	Change
All Home Sales	5,583	6,242	+11.8%
Median Sales Price	\$245,000	\$255,000	+4.1%
Average Sales Price	\$283,495	\$291,484	+2.8%
New Home Sales	970	1,131	+16.6%
Average Sales Price	\$399,865	\$414,599	+3.7%

Source: Development Potential Database.

Generational trends have a significant influence on the housing market, particularly with baby boomers and millennials as they have similar desires for integrated, connected communities with amenities. Millennials will remain the driving force in the housing market as they continue to form new households. Millennials are helping the City of Richmond to experience a rebirth of many neighborhoods that are walkable and in proximity to a variety of retail, restaurants, entertainment and community activity areas. Chesterfield County has opportunities to create these types of neighborhoods, but many existing neighborhoods are not integrated and connected with a mixture of uses. In order to attract and retain this population, the county should remain competitive by offering a variety of neighborhood and housing choices. Attracting this population will also help support a diverse and skilled workforce for the county.

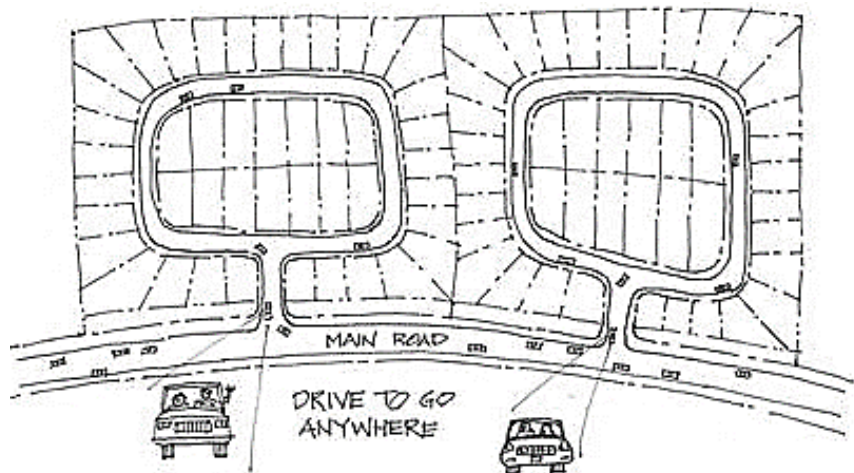


Neighborhood Types

Along with different housing types, Chesterfield County has a variety of neighborhoods that appeal to a variety of individual preferences. These neighborhoods have been categorized into the following general types based on level of connectivity.

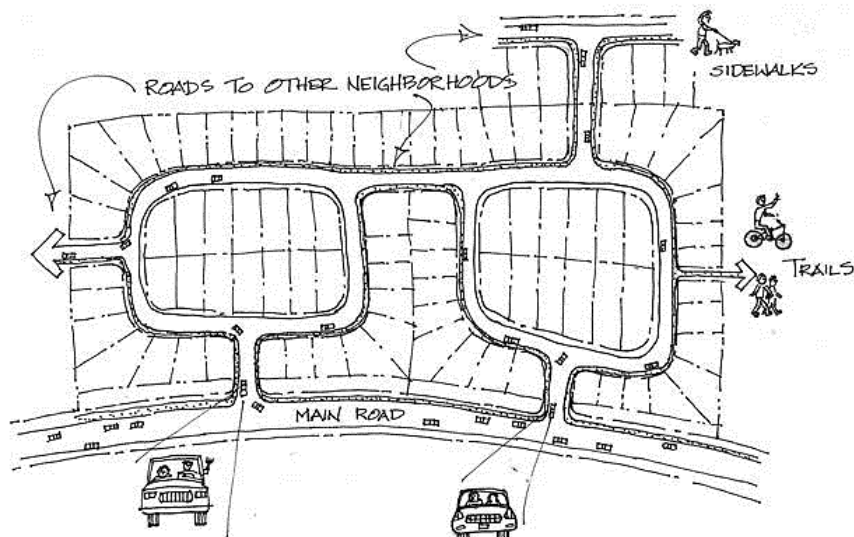
SEPARATE AND INTERNAL

This type includes neighborhoods that may have internal walkways and circulation. These neighborhoods may provide private amenities for residents within the development and may have other quality design features, but generally lack connections to the surrounding community. Land use and redevelopment decisions around these separate and internal neighborhoods should consider establishing pedestrian and biking connections.



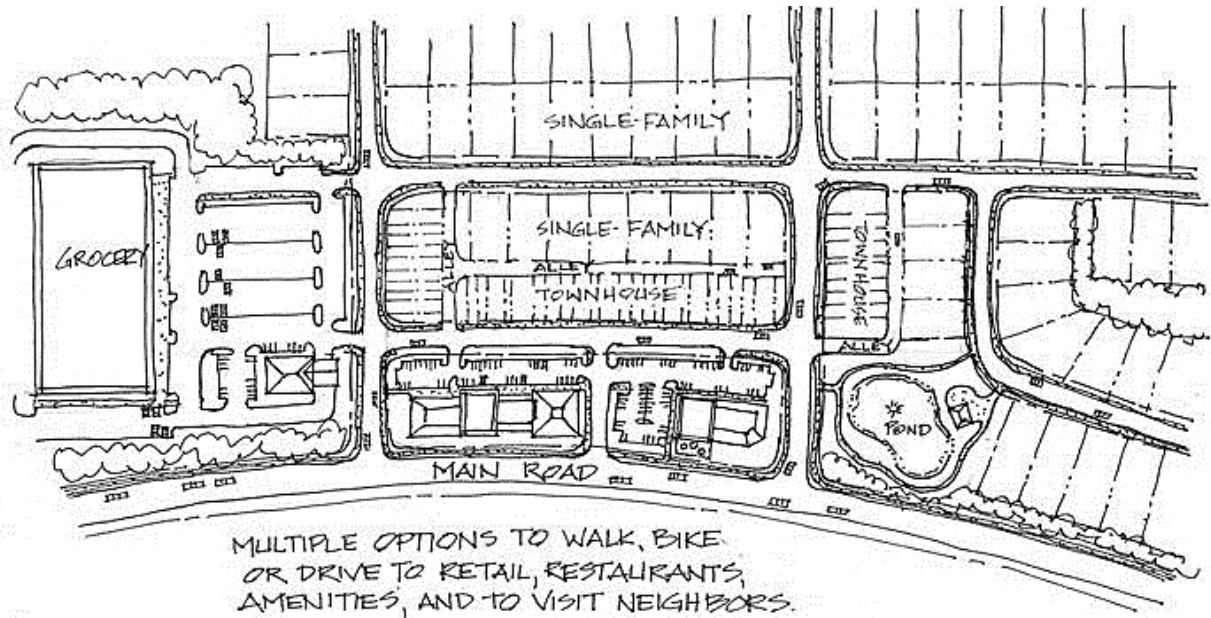
SEPARATE AND CONNECTED

This type of neighborhood type is designed as a separate development such as a subdivision or apartment complex, but differs in that it provides connections to the surrounding community by way of short drives, biking or walking. These neighborhoods have the potential to become a part of an identifiable community area with appropriate planning.



INTEGRATED AND CONNECTED

This type includes neighborhoods that are designed as mixed use developments or are integrated with surrounding employment centers, services, amenities or other neighborhoods. This neighborhood type can accommodate individuals of all ages and abilities and provides a variety of housing types for a mix of incomes. This type also provides more choices for multigenerational living as it appeals to families with children and individuals wanting to age within their community.



Design Considerations

These considerations are intended to support and enhance quality of life for current and future county residents. Quality of life describes the health, safety and general well-being of communities. These are desirable components for all neighborhoods regardless of housing type, cost or location. This section serves as a general guide to encourage the use of these design considerations but allows flexibility in how the concepts are implemented with individual developments.

ACCESSIBILITY

Neighborhoods and individual housing units should incorporate design that accommodates individuals of all ages and abilities. Improved accessibility would allow individuals to age within their community while also providing options for individuals with disabilities. Features could include sidewalks, zero-threshold doorways and showers, low maintenance building materials, first floor master bedrooms, elevators in apartments, and proximity to retail and services or located in mixed use developments.



COMMUNITY IDENTITY

Designs should provide options to recognize and support neighborhood and community identity that promotes a sense of place and encourages residents and businesses to care for, belong to and promote their community. Features that support unique and diverse identities of areas could include art, signage, community space and streetscaping. Key areas should be identified to promote community identity such as areas that join together neighborhoods, businesses and public facilities. Public facilities such as parks, libraries and fire stations should also be branded to the community identity of the area.

CONNECTIVITY

Neighborhoods should incorporate safe and convenient connections by various modes of transportation, including pedestrian and bicycle facilities, to promote active living and integration with surrounding neighborhoods, employment centers, commercial areas, public facilities and other services as desired by residents.



QUALITY

Quality can be achieved by encouraging development that meets and exceeds minimum standards and requirements. Architecture should be varied with identifiable styles that contribute to a sense of place and enhance community identity. Building materials should be attractive, durable and sustainable to support the long-term quality of neighborhoods. Neighborhoods should incorporate focal points and vistas, street lighting, landscaping, visual and functional open space, amenities and other features that facilitate community interaction and promote a quality neighborhood development.

Affordability

Another important factor contributing to quality of life is housing affordability. The increasing gap between housing costs and household income has created barriers to affordable housing opportunities across the nation and is being seen in the Richmond region and Chesterfield County. Since 2000, the number of cost-burdened households has nearly doubled, impacting owners and renters across all income levels.

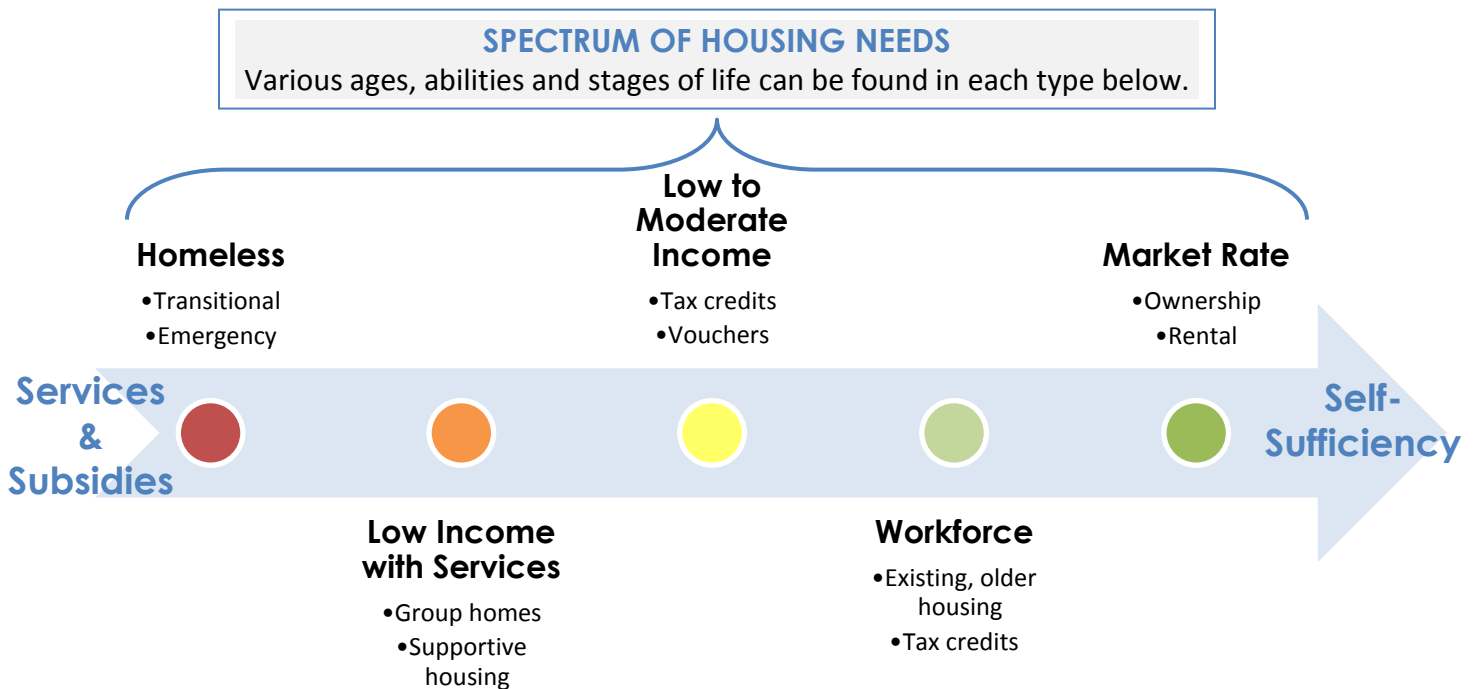
The need for affordable housing impacts a variety of individuals based on household income, regardless of other demographic characteristics. The spectrum graphic below provides a broad overview of the wide range of housing needs from individuals who are homeless and need greater supportive services and housing subsidies to self-sufficient individuals in market rate housing.

Affordable housing options should be encouraged throughout the county to promote integrated communities.

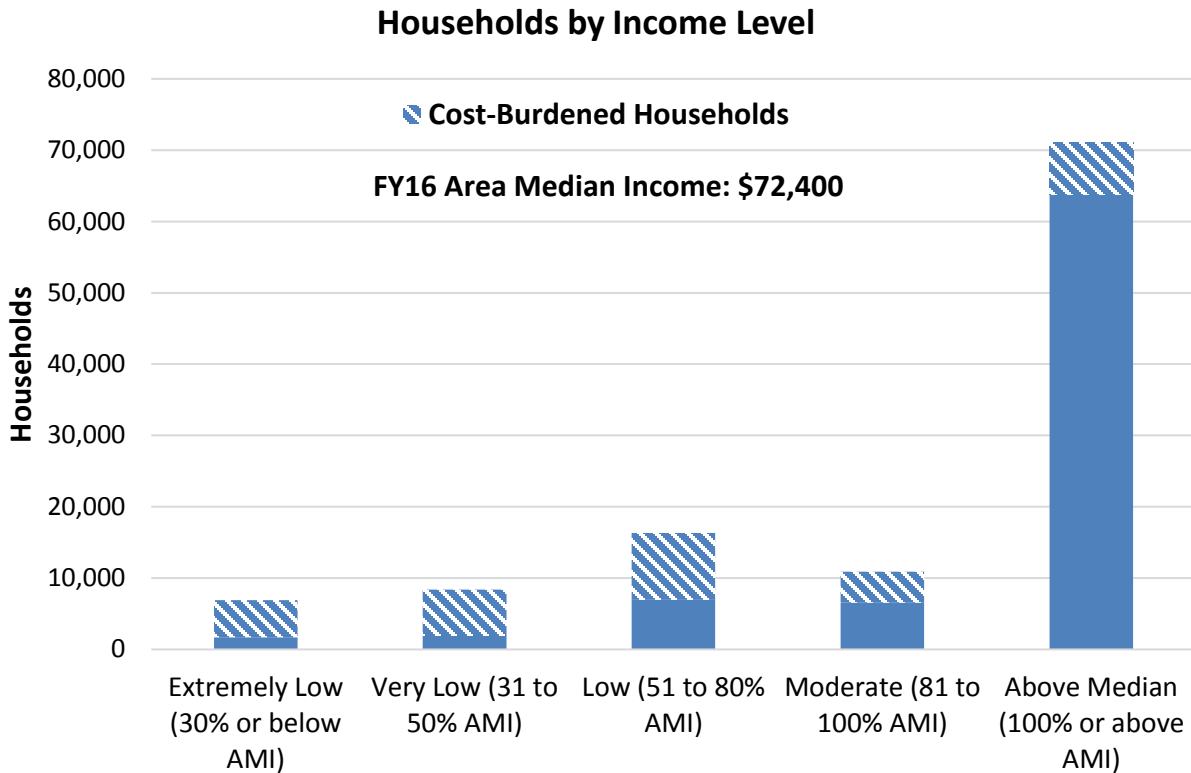
AFFORDABLE HOUSING – Housing that is affordable to households with incomes at or below the area median income (AMI), provided that the occupant pays no more than 30% of his gross income for gross housing costs, including utilities.

AREA MEDIAN INCOME (AMI) – The median income for a family of four in the Richmond metropolitan statistical area, which applies to Chesterfield County, as defined by HUD to determine eligibility for housing programs for each federal fiscal year.

Source: Code of Virginia 15.2-2201, The Department of Housing and Urban Development.



The graph below provides a breakdown of households at various income levels to display the range of affordability needs. This information is provided by the Department of Housing and Urban Development (HUD). Many county households have incomes above the area median income, but for those below the median there are much higher rates of cost burden indicating a lack of affordable housing for lower income households.



Source: Comprehensive Housing Affordability Strategy data released July 2016, U.S. Department of Housing and Urban Development.

The following table compares the number of households to the number of single-family units within an estimated affordable price range. This provides one example of affordability under certain conditions, but many factors can play a role such as income, credit score, down payment ability and other debt or expenses.

- As of 2017, there is a gap of over 20,000 affordable single-family units for households with an income of \$35,000 or less.
- For these households, homeownership is a challenge and rental options may be more attainable.
- 2016 median rent is \$1,137 – requires an annual income of \$45,480.

This indicates that many rental options remain out of reach for households who face challenges to affordable homeownership. While the monthly rent may be similar to the cost of a monthly mortgage payment, there are financial barriers such as having a down payment and good credit score in order to obtain a mortgage.

Household Income & Single-Family Home Affordability			
Household Income*	Estimated Affordable Price Range**	Number of Households*	Number of Single-Family Homes***
Less than \$25,000	Less than \$65,000	13,300	288
\$25,000 - \$35,000	\$65,000 - \$104,000	9,117	1,429
\$35,000 - \$50,000	\$104,000 - \$154,000	15,144	15,303
\$50,000 - \$75,000	\$154,000 - \$232,000	22,985	39,036
\$75,000 - \$100,000	\$232,000 - \$310,000	18,864	23,905
\$100,000 - \$150,000	\$310,000 - \$465,000	22,215	18,650
Greater than \$150,000	Greater than \$465,000	17,283	6,810

*Source: 2016 American Community Survey 5-year estimates, U.S. Census Bureau.

**Based on assessed values as of December 31, 2017.

***Affordable price range was estimated using Zillow's Affordability Calculator.

WORKFORCE HOUSING

For the purposes of this chapter, workforce housing focuses on moderate-income households, which would include an individual with an annual income of \$40,550. These households do not require low-income housing, but still need affordable homeownership and rental opportunities. Individuals who fall within this income threshold are nurses, police officers, firefighters, teachers and several other essential workers that contribute to a higher quality of life in the county. Workforce housing is an important part of the affordable housing spectrum and should be located near employment centers to provide easier access to jobs and potentially reduce the need for commuting. Additionally, workforce housing should be integrated within existing communities or mixed-use developments to allow for connectivity to commercial areas, public facilities and other amenities. Most of the county's existing workforce housing is in older single-family neighborhoods. These older neighborhoods may lack the amenities and connections that are typically required with new development.



Special Housing Needs

Along with the need for affordable options, there are a range of housing needs for people of all ages, abilities or those who may require supportive services such as individuals with disabilities or individuals at-risk or experiencing homelessness.

AGING IN COMMUNITY

As of 2016, there are over 42,000 individuals age 65 and older in the county. This age group has been experiencing the highest growth, and will continue to grow, over the next several decades. Nearly a quarter of senior owner households are cost-burdened. Senior renter households experience housing cost burden at higher rates than any other age group with 64 percent of households lacking affordable housing. This population may have a range of housing preferences and needs as they retire and grow older, which may include:

- Home modifications such as adding a first-floor master bedroom or other design features that improve accessibility to remain in current home.
- In-home care or supportive services.
 - May result in multigenerational homes as adults take in older parents, often in an attached unit design that offers separation and privacy as needed.
- Downsizing to a smaller home with lower housing costs and less home maintenance.



Individuals may be on a fixed income after retirement meaning that affordable housing is often a desire or a necessity. Affordable, accessible housing that is connected to a range of services, particularly healthcare and other supportive services, and amenities in a walkable setting should be provided to allow individuals the opportunity for active living options within their community.

As of 2017, there were 3,200 age-restricted or age-targeted housing units in the county. These units range from condominiums and apartments to assisted living and nursing/memory care facilities. Providing more housing options for older citizens could also free up traditional affordable homes for other families.

INDIVIDUALS WITH DISABILITIES

As of 2016, there were nearly 33,000 individuals with disabilities in the county. Disabilities can take many forms and have numerous implications for housing needs. In 2015, Chesterfield County published the Analysis of Impediments to Fair Housing Choice, a report required by HUD, which found that the demand for units that are both accessible and affordable is outweighing the supply. Many individuals with disabilities, particularly those with serious mental illness and intellectual disabilities, face affordability challenges due to being underemployed or unemployed and living below poverty with incomes solely from social security or a part-time, minimum-wage job.

- \$221 is an affordable monthly rent for an individual receiving only social security income.
- \$377 is an affordable monthly rent for a full-time worker earning minimum wage.
- Housing choice vouchers can help alleviate housing cost burden.



Despite their disabilities, individuals can live successfully and become fully participating members of the community when living in stable, affordable housing with supportive services that is integrated into the community.

INDIVIDUALS AT-RISK OR EXPERIENCING HOMELESSNESS

Homeward is focusing on expanding the HUD definition of homelessness to incorporate at-risk individuals who are living with others in unsafe places, youth aging out of foster care and those who lack stable housing. This new focus closely matches Federal guidelines (McKinney-Vento Homeless Education Assistance Act) for defining and tracking students who are homeless.

- As of 2016-17, 715 students, about 1 percent of all students, were identified as homeless.
- These counts increased sharply during the recession and still have not yet returned to levels seen in the early 2000's.
- About 76 percent of such students were found to be temporarily living "doubled-up" with family or friends while the second most common situation was students living in hotels or motels.

HOMEWARD – The planning and coordinating organization for homeless services in the Richmond region.

HOMELESSNESS – As defined under the McKinney-Vento Act includes children living in shelters, trailer parks and camp grounds, doubled-up due to loss of housing, runaways, school age unwed mothers in facilities, and sick or abandoned children in hospitals staying long-term due to lack of housing.

Individuals at-risk or experiencing homelessness face many barriers to housing opportunities that may include insufficient income, low credit scores and criminal or eviction history. Overall, there is a need for affordable permanent and transitional housing options with supportive services that allow individuals to transition from homelessness to a sustainable living situation.

Existing Programs

The following programs and resources are offered and available to Chesterfield County and its residents. Most initiatives are at the federal, state and regional level with some county-specific programs. Federal funding is limited and has been decreasing, which may present the need to explore alternative funding sources to continue to provide services and programs as needed.

CODE COMPLIANCE

The Chesterfield County Planning Department has a Code Compliance Office that strives to resolve zoning and code violations, thereby contributing to maintaining clean, attractive and safe neighborhoods. Code violations are primarily addressed on a complaint basis, but a proactive approach is used in specific areas in the county, such as the Jefferson Davis Corridor and Ettrick. These efforts promote the health, safety and general well-being of the community.



Before (left) and After (right) pictures of a code violation being resolved.

COMMUNITY SERVICES BOARD

The Chesterfield Community Services Board (CSB) in partnership with Chesterfield Alternatives, Inc. (CAI) has developed housing opportunities for individuals with disabilities. CAI is a private, non-profit organization whose mission is to work in collaboration with the CSB to promote independent and supportive living for Chesterfield County citizens with mental and developmental impairments by purchasing homes, developing properties and managing facilities.



A group home owned by Chesterfield Alternatives, Inc.

- CAI owns 19 homes that provide housing for individuals with intellectual disabilities and serious mental illness.
- CAI and the CSB have a partnership with Chesterfield County Public Schools where students use technical skills to build a home. This collaboration helps students to gain experience while providing homes for individuals with disabilities.
- CSB provides funding for individuals who have a temporary need for housing support, which may be in the form of payment for rent, utilities, deposits or temporary housing expenditures.
- For individuals enrolled in clinical programs, limited funds are available for long and short-term financial assistance for housing within the community.

ENERGY ASSISTANCE

The Chesterfield-Colonial Heights Department of Social Services administers an energy assistance program, which assists with heating and cooling costs for income-eligible households. In addition, Dominion Virginia Power's EnergyShare program provides energy assistance to low income residents, elderly, individuals with disabilities and military veterans.

FAIR HOUSING EDUCATION

The Virginia Fair Housing Office offers training to help residents and owners understand their rights protected under national and state fair housing laws. Federal law protects against the discrimination based on race, color, national origin, religion, sex, family status or disability. Virginia's law includes the protection of elderliness, which includes anyone age 55 and older.



HOME MODERNIZATION GUIDE

The Chesterfield County Revitalize Our Communities Committee has created a *Home Modernization Guide* to aid property owners in making strategic reinvestments into their home. This helpful document can be found on the county's [web site](#) for free.

HOMELESS SERVICES

The Greater Richmond Continuum of Care coordinates shelter and services across the Richmond region, including Chesterfield County. Shelter beds are available to people regardless of where they lived prior to losing their housing.

HOUSING CHOICE VOUCHER

This program requires households to pay 30 percent of their income towards housing including rent and utilities while the voucher covers the difference between the household's contribution and the actual rent.

- Administered by Virginia Housing Development Authority (VHDA) and contracted out to the Chesterfield-Colonial Heights Department of Social Services.
- Allows the county to make rental housing affordable to approximately 500-600 families.
- Allows for greater choice of where an individual or family can live within a community, which can help improve access to areas with services and amenities.
- Over half of the vouchers in the county are used in single-family homes.

LOW INCOME HOUSING TAX CREDIT (LIHTC)

This program offers tax credits to developers that include some low-income units within residential developments. The amount of credits allocated is based directly on the number of qualified low-income units that meet federal rent and income targeting requirements.



A new quality LIHTC project that was built as a smaller development.

- Administered by VHDA.
- Most LIHTC units are in apartment complexes.
- Encourages smaller developments of about 60-80 units scattered throughout the county to provide affordable rental options in a variety of communities.
- Encourages the use of energy efficient principles, which typically involves quality building materials.
- Allows the locality to provide input on the architecture and location of the development.

LIHTC units should be of similar quality and design and should be integrated into the neighborhood.

PROGRAMS SUPPORTED BY CDBG/HOME FUNDING

A variety of programs are supported using Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funding, which in fiscal year 2016 totaled approximately \$1.5 million. Both programs are administered by HUD and are targeted to residents earning no more than 80 percent of area median income.

With these grants, the county funds programs that provide the following services to low- and moderate-income residents:

- Down payment assistance, housing and/or credit counseling to help first-time homebuyers.
- Foreclosure prevention, intervention and mitigation services for at-risk homeowners.
- Several home rehabilitation programs for homeowners, including substantial home rehabilitation services, critical and emergency home repairs and exterior home repairs including accessibility improvement services.
- Additionally, the county provides funding to a community housing development organization to reduce the purchase price of housing units for first-time homebuyers. These funds are used to reduce the cost of new homes by assisting with closing costs, homeowner education, down payment and home inspection costs.



Before (left) and After (right) pictures of a home rehabilitation completed by Project:HOMES.

PROPERTY MAINTENANCE

The Chesterfield County Department of Building Inspection has a Property Maintenance Division that promotes safe housing and supports quality of life through its Neighborhood Enhancement Program, which ensures residential properties meet the standards of building and zoning codes. This program focuses on selected neighborhoods based on a variety of factors including age and condition.

REHABILITATION OF RESIDENTIAL PROPERTIES

Chesterfield County offers a partial property tax exemption for the rehabilitation, renovation or replacement of residential structures 25 years or older.

- Structures between 15 and 25 years of age may qualify if a structure reflects above normal depreciation.
- The overall program is available to such older structures where improvements increase the assessed value by 10 percent or more.
- Upon approval, the partial exemption will be in effect for 15 years and transfers with the real estate. The amount of the exemption is based solely on the increase in assessed value and does not change over the 15-year period.

SENIOR ADVOCATE

Chesterfield County's Office of the Senior Advocate is the county's leading resource for older adults and individuals with physical and sensory disabilities. The office serves residents of ages 60 and older along with their family members and caregivers. This office helps to connect individuals with housing options, services that assist with home modifications, and supportive services that allow individuals to age in place.



TAX RELIEF FOR THE ELDERLY OR DISABLED

The Commissioner of the Revenue's Office administers a tax relief program on real estate property and mobile homes for individuals over the age of 65 or individuals who are permanently and totally disabled. The tax relief amount is based on the gross combined income of all individuals living in the home. For example, if the household income is \$27,200 or below, then the applicant is eligible for 100 percent tax relief. The amount of tax relief reduces for incomes about this threshold.

General Neighborhood and Housing Guidelines

The General Neighborhood and Housing Guidelines provide direction for neighborhood and housing related decisions that contribute to a higher quality of life. The Land Use Plan chapter provides a guide for the location of new neighborhoods and recommends a variety of housing choices.

Major considerations used in the development of these guidelines include:

- ❖ Collaboration to maximize impact of neighborhood and housing efforts.
- ❖ Connectivity to employment centers, services, amenities and other neighborhoods.
- ❖ Encouraging use of quality design principles for new residential development.
- ❖ Preserving and revitalizing existing neighborhoods and housing.
- ❖ Promoting a variety of housing choices for a range of incomes, ages and abilities.

The following General Neighborhood and Housing Guidelines should be used when addressing specific residential development and land use issues:

- **Accessibility.** Promote modifications of existing homes and design features in new construction to accommodate individuals of all ages and abilities.
- **Affordable/Workforce Housing.** Support the creation, preservation and rehabilitation of affordable and workforce housing opportunities and choices. The following could be considered:
 - Integration of affordable/workforce housing in market rate developments. Market rate is defined as the price charged in the free market.
 - Architectural compatibility with market rate units.
 - Integration with employment centers, services, amenities and other neighborhoods.
- **Collaboration.** Foster collaboration among governmental agencies, private and nonprofit organizations, and the community to identify funding sources and tools that promote mutually beneficial programs and policies.
- **Community Identity.** Encourage design that provides options to recognize and support neighborhood and community identity.
- **Connectivity.** Encourage safe and convenient connections between neighborhoods to commercial areas and public spaces for drivers, cyclists or pedestrians.
- **Education and Outreach.** Educate the community on existing neighborhood and housing programs and funding opportunities.
- **Integrated, Supportive Housing.** Promote affordable permanent and transitional housing options for individuals with disabilities and individuals experiencing homelessness or housing instability that also accommodates access to supportive programs and services.

- **High Density, Mixed Use Developments.** In accordance with the recommendations of The Land Use Plan chapter, promote high density, mixed-use developments that incorporate a variety of housing options and prices in a pedestrian-oriented design.
- **Housing Preservation, Rehabilitation and Redevelopment.** Support and provide incentives for preserving, improving or rebuilding existing development. Such efforts should enhance existing neighborhoods and be developed in accordance with the recommendations in The Land Use Plan and Revitalization chapters.
- **Housing Variety.** Support a mix and variety of housing choices such as type, size, price and style to attract and retain current and future residents.
- **Neighborhood and Home Maintenance.** Support code compliance, property maintenance and neighborhood enhancement efforts that work with owners to resolve zoning and building code violations to improve the health, safety and well-being of the community. Coordinate and encourage programs to assist homeowners in improving properties.
- **Quality.** Encourage new housing developments to incorporate quality standards for architecture, landscaping and other design features that create unique, attractive places that enhance the community and contribute to a higher quality of life.